

Facts About

Student volunteers

Workers' compensation coverage



F213-023-000 [8/98]

The Department of Labor and Industries has received many requests for information about the availability, limitations, terms, and cost of Washington state's optional workers' compensation coverage for student volunteers. Here are some of the most common questions — and their answers — people have asked about this insurance coverage.

Who is eligible for coverage?

An employer may opt to provide workers' compensation coverage for student volunteers who are enrolled in kindergarten through twelfth grade in public schools (as defined by RCW 28A.150.010) and who are working as a volunteer under a program authorized by the public school. Student volunteers are still eligible for coverage even if they receive reimbursement for expenses.

What is the extent of the coverage?

This insurance pays only for approved medical care costs that result from an injury or illness that occurred as a result of the student's volunteer activities. It is not intended to provide immunity from a liability claim by a student against an employer. (Liability insurance is provided by the employer's private insurance carrier.)

How much does it cost?

Many people refer to the coverage as the “nickel-an-hour” insurance. L&I's premiums have gone down, however, so the cost is even less. The premium for this insurance is now less than 4 cents per hour. L&I's risk classification number for this coverage is 6901-01.

Employers who have been approved to self-insure for workers' compensation do not pay a premium to L&I. Those self-insured employers wanting to provide this coverage for student volunteers must:

- Notify L&I on the Optional Coverage Form. (See “How do I enroll” below.)
- Pay the costs of student volunteers' qualifying claims. Report those costs in the employer's quarterly reports to the Department of Labor and Industries. Self-insured employers who elect to provide this coverage are required to maintain records of the hours worked by student volunteers and report the hours on the quarterly reports.



Who pays the premium?

The premium is paid by the employer for whom the student is volunteering; it cannot be paid by the school (unless the student is volunteering in a school's workplace).

How do I enroll?

If you are an employer who is **self-insured** for workers' compensation, you must file the Application of Optional Coverage form with L&I (F213-112-000). Check box 14: "Student Volunteers." The form serves as notice to L&I that **you will be providing this coverage and will report student volunteers' hours and medical costs on your quarterly reports to L&I**. Submit the form to the L&I Self-Insurance program at the address printed on the form. You can obtain a copy of the form from L&I's Internet web site (<http://www.wa.gov/lni/ipub/i213-112-000.htm>), from your local L&I office or by calling 360-902-6898.

If you are an employer who is **not self-insured** for workers' compensation, you may enroll by submitting an Application for Optional Coverage to the L&I Employer Services program at the address printed on the application form. You should also check box 14: "Student Volunteers." You can obtain a copy of the form from L&I's Internet web site at <http://www.wa.gov/lni/ipub/i213-112-000.htm>, from your local L&I office or by calling 360-902-4817.

What laws established this insurance coverage?

The Washington Legislature passed the student volunteer statute in 1994. The law — RCW 51.12.170 — became effective October 1, 1994. The regulation that implements this law can be found in Washington Administrative Code (WAC) 296-17-925.

Who can answer other questions about this workers' compensation insurance?

If you are **self-insured** for workers' compensation, call L&I's Self Insurance office at 360-902-6898.

If you are **not self-insured** for workers' compensation, call L&I's Employer Services at 360-902-4817.

Note: This document is available on the Internet at <http://www.wa.gov/lni/ipub/i213-023-000.htm>

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Visit L&I's web site at www.wa.gov/lni/

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